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DEPARTMENT OF HOUSING AND
COMMUNITY DEVELOPMENT
Division of Housing Policy Development
P.O. Box 952053
Sacramento, California 94252-2053



City of El Cajon
Attn: David Cooksy, Redev & Hsg Dir
200 E. Main St.
El Cajon, CA 92020-3996



DEPARTMENT OF HOUSING AND
COMMUNITY DEVELOPMENT
Division of Housing Policy Development
P.O. Box 952053
Sacramento, California 94252-2053



Thank you for submitting the annual progress report on
your jurisdiction's housing element for the period of

FY 2005-2006

The report was received by the department on

December 29, 2006

Submission of the annual progress report satisfies one of
the eligibility requirements for the Department's Workforce
Housing Reward Program.

If you have any questions or would like additional
information on the Workforce Housing Reward Program,
please contact us at (916) 445-4728 or visit our website at
www.hcd.ca.gov/fa/whrp.

AGD



CITY OF EL CAJON

REDEVELOPMENT AND HOUSING

HOUSING POLICY
DEVELOPMENT, HCD

December 27, 2006

JAN 2 2007

Paul McDougall
Housing Policy Analyst
Department of Housing and Community Development
1800 3rd Street, Room 430
Sacramento, CA 95814

Dear Mr. McDougall:

Enclosed please find two copies of the 2004-05 and 2005-06 City of El Cajon Annual Housing Element Reports. They have been prepared using the draft forms. It was not clear to whom these reports should be sent, so an additional copy of each is enclosed for you to forward, if appropriate.

With regard to adoption of the amended Housing Element, our City Attorney has informed us that as it is a modification of an element of the General Plan, we will need to go through a General Plan Amendment. We anticipate that it will be presented to the Planning Commission in late February or early March (earliest available agenda), and presented to the City Council for final adoption approximately four weeks later.

If you have any questions, please contact Jim Yerdon on my staff at (619) 441-1786.

Sincerely,


David D. Cooksy
Director of Redevelopment and Housing

Enclosures

cc: Jim Griffin, Director of Community Development
Susan Baldwin, SANDAG

ANNUAL ELEMENT PROGRESS REPORT on Housing Element Implementation (CCR Title 25 §6202)

Jurisdiction CITY OF EL CAJON
Reporting Period July 1, 2005 – June 30, 2006

Table C

Program Implementation Status

| Part One | | | | |
|--|--|---|--|--|
| Program Description (By Housing Element Program Names) | | Housing Programs Progress Report - Government Code Section 65583 Describe progress of all programs including progress in removing regulatory barriers. | | |
| Name of Program: | Objective | Deadline in H.E. | Status of Program Implementation | |
| 1.1 Conserve and improve existing affordable housing | | | | |
| Single unit rehabilitation program (includes mobile home and single family units). | Assist at least 20 owner units per year through the City's residential rehabilitation programs. | Ongoing | As of end of reporting period, 29 mobile homes completed; 5 had funds committed; 7 add'l applications accepted, waiting for contractor bids; two single family homes completed (federal funds used, after rehab value cap lower than pre-rehab appraisals for others – 12 applications rejected due to value cap). | |
| Caring Neighbors Program | Assist 25 elderly and disabled resident homeowners per year | Ongoing | Only 11 households assisted: non-profit agency became non-responsive, and unable to perform; contract cancelled, funds reallocated. | |
| Small apartment complex (5-15 units) rehab loan program | Rehabilitate 25 rental units and insure affordability | Ongoing | Program has been available for several years, but apartment owners decline to participate when they learn rent caps are required. NOTE: Program remains available, but there has been no interest. | |
| Continue to provide Section 8 rental assistance through the Housing Authority of San Diego County | Provide rental assistance to 2,340 low income families/year | Ongoing | A total of 2,412 low income residents were provided rental assistance through this program during this reporting period. | |
| Shared housing program | Achieve 25 matches per year | Ongoing | Over the reporting period, a total of 79 individuals were assisted with this program. | |
| Lend A Hand Day | Identify a neighborhood in the downtown area and work with property owners and tenants toward a volunteer clean-up series of events. | Ongoing | Staff changes at the non-profit spearheading this program caused this program to be re-evaluated and re-designed to be a series of small events on a regular basis instead of a major event every other year. No events occurred during this reporting period. | |
| 1.2 Provide adequate sites for affordable housing | | | | |
| Provide appropriate land use designations to fulfill the City's share of regional housing needs. | | Ongoing | The tracking of available, appropriately zoned land for affordable housing projects is the responsibility of the Redevelopment and Housing Department. | |
| Continue to utilize incentives such as R-4 zoning, regulatory concessions, density bonus and redevelopment assistance to facilitate higher density development in the Downtown Specific Plan and Transit Center areas. | | Ongoing | Firm selected, contract executed, numerous public meetings held; SP 182 to be expanded, densities increased, height limits increased, etc. Plan anticipated to be completed and adopted by summer or fall of 2007. | |

ANNUAL ELEMENT PROGRESS REPORT

on Housing Element Implementation

(CCR Title 25 §6202)

| 1.3 Assist in the development of affordable housing | | | |
|---|---|---------|--|
| Provide funding for construction of new affordable ownership units, or conversion of existing rental to ownership, or acquisition/rehabilitation of rental units. | 1 project of 20 units/year | Ongoing | Wisconsin Cottages, a 7 unit new construction continued. Development partner identified, design completed. Linda Way, a 20-23 unit new construction project began with relocation and site acquisition. |
| San Diego Area Housing Finance Agency. | Assist in the creation of as many affordable housing opportunities as possible. | Ongoing | Agency is in a holding pattern; ongoing investigation of bond guarantors continues. |
| First Time Homebuyer Loan Programs. | Assist at least 10 first time homebuyers per year. | Ongoing | Seven families assisted, using \$814,138 of public funds (Redevelopment low/mod; HOME, and CalHome) to leverage the acquisition of \$2,094,500 in real estate. Rapid price escalation caused a redesign of the programs, which took time to educate lender participants. |
| Mortgage Credit Certificate Program | Assist at least six eligible families per year. | Ongoing | Twelve families were assisted with a total of \$3,285,386 of mortgages. |
| 1.4 Remove Governmental Constraints | | | |
| Monitor City's zoning ordinance | Ensure standards do not excessively constrain affordable res. dev. | Ongoing | The zoning ordinance was amended to include specific density bonuses (to comply with SB 1818), and became effective in December 2005. |
| Achieve second family units | Three per year. | Ongoing | Four completed. |
| Monitor residential development fees. | Assess impact on housing costs. | Ongoing | No changes. |
| Provide financial assistance to affordable housing projects. | To offset the cost impact of development fees. | Ongoing | Ongoing assistance to El Cajon Community Development Corporation, a local non-profit developing Wisconsin Cottages. |
| 1.5 Promote Equal Housing Opportunities | | | |
| Fair housing services | Continue to provide funding to a local non-profit fair housing provider. | Ongoing | Heartland Human Relations and Fair Housing Association assisted 391 clients this reporting period. |

(CCR Title 25 §6202)

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Program Implementation Status

[illegible]

ANNUAL ELEMENT PROGRESS REPORT on Housing Element Implementation (CCR Title 25 §6202)

Jurisdiction CITY OF EL CAJON
Reporting Period July 1, 2004 – June 30, 2005

Table A

Annual Building Activity Report

| Housing Development Information | | | | | | | | | Housing with Financial Assistance and or Deed Restrictions | | | Housing without Financial Assistance or Deed Restrictions | |
|--|------------------|----------------------------------|----------------------------|--------------------------------------|------------|-----------------|-----------------------|-----------------------|---|--|--|---|--|
| 1. Project Identifier (may be APN No.) (or project name) | 2. Unit Category | 3. Dwelling Units per acre=du/ac | 4. Tenure R=Renter O=Owner | 5. Affordability by Household Income | | | | Totals per Project ▼▼ | 7. Assistance Programs for Each Development See Instructions. | 8. Deed Restricted Units See Instructions. | 9. Note below the number of units determined to be affordable without financial or deed restrictions and attach an explanation how the jurisdiction determined the units were affordable. Refer to instructions. | | |
| | | | | Very Low Income | Low Income | Moderate Income | Above Moderate Income | | | | | | |
| 493-120-05 | SFR | 7 | R | | 1 | | | 1 | | | 1-Unit size, location; area is 65.7% below 80% area median income | | |
| 481-110-07-924 | SFR | 4 | R | | 1 | | | 1 | | | 1-2d unit on single lot; area is 57.7% below 80% area median income | | |
| 511-015-28 | SFR | 20 | R | | 2 | | | 2 | | | 2 units on one lot; area is 73.7% below 80% area median income | | |
| 488-420-42 thru 59 | SFR | 18 | O | | | 18 | | 18 | | | 18-Sales prices | | |
| 488-421-08 thru 13 | SFR | 18 | O | | | 6 | | 6 | | | 6-Sales prices | | |
| 488-421-14 thru 44 | SFR | 18 | O | | | 31 | | 31 | | | 31-Sales prices | | |
| 484-252-04 | SFR | 7 | R | | 1 | | | 1 | | | 1-2d unit on single lot; area is 73.7% below 80% area median income | | |
| 507-282-18 | SFR | 7 | R | | 2 | | | 2 | | | 2-Two full size units on one lot | | |
| 487-301-06 | SFR | 10 | R | | 1 | | | 1 | | | 1-2d unit on single lot; area is 52.0% below 80% area median income | | |
| 488-171-18 | SFR | 10 | R | | 1 | | | 1 | | | 1-2d unit on single lot; area is 52.0% below 80% area median income | | |
| 507-283-13 | SFR | 7 | R | | 2 | | | 2 | | | 2-Two full size units on one lot | | |
| 484-254-50 | SFR | 7 | R | | 1 | | | 1 | | | 1-Second family unit | | |
| 492-120-21 thru 24 | SFR | 7 | O | | 4 | | | 4 | | | 4-Type/style of const., sales price; area is 71.5% below 80% area median income | | |
| 492-014-03 | SFR | 7 | R | | 1 | | | 1 | | | 1-Move-on unit from outside community to area that is 86.4% low income | | |
| 481-150-36 | SFR | 7 | O | | | 1 | | 1 | | | 1-Type/style of construction, sales price | | |
| (10) Total by income units (Field 5) Table A | | | | 0 | 17 | 56 | 0 | 73 | | | | | |

Jurisdiction CITY OF EL CAJON
Reporting Period July 1, 2004 – June 30, 2005

Program Implementation Status

| Part One | | | |
|--|---|---------------------|--|
| Program Description (By Housing Element Program Names) | Housing Programs Progress Report - Government Code Section 65583 Describe progress of all programs including progress in removing regulatory barriers. | | |
| Name of Program: | Objective | Deadline in H.E. | Status of Program Implementation |
| 1.1 Conserve and improve existing affordable housing | | | |
| Single unit rehabilitation program (includes mobile home and single family units). | Assist at least 20 owner units per year through the City's residential rehabilitation programs. | Ongoing | As of end of reporting period, 29 mobile homes completed; 5 had funds committed; 7 add'l applications accepted, waiting for contractor bids; two single family homes completed (federal funds used, after rehab value cap lower than pre-rehab appraisals for others - 12 applications rejected due to value cap). |
| Caring Neighbors Program | Assist 25 elderly and disabled resident homeowners per year | Ongoing | Only 11 households assisted; non-profit agency became non-responsive, and unable to perform; contract cancelled, funds reallocated. |
| Small apartment complex (5-15 units) rehab loan program | Rehabilitate 25 rental units and insure affordability | Ongoing | Program has been available for several years, but apartment owners decline to participate when they learn rent caps are required. NOTE: Program remains available, but there has been no interest. |
| Continue to provide Section 8 rental assistance through the Housing Authority of San Diego County | Provide rental assistance to 2,340 low income families/year | Ongoing | As of May 2005, the total number of El Cajon residents receiving Section 8 assistance was 2,573, with an additional 3,829 on waiting lists. |
| Shared housing program | Achieve 25 matches per year | Ongoing | The Redevelopment Agency provided \$25,000 to assist Heartland Human Relations and Fair Housing Association to continue this program. Over the reporting period, a total of 72 individuals were assisted with this program. |
| Lend A Hand Day | Identify a neighborhood in the downtown area and work with property owners and tenants toward a volunteer clean-up series of events. | Ongoing | The third Lend-A-Hand Day was held February 5, 2005, and over 1,100 volunteers participated, improving over 820 residential units. |
| 1.2 Provide adequate sites for affordable housing | | | |
| Provide appropriate land use designations to fulfill the City's share of regional housing needs. | | Ongoing | The tracking of available, appropriately zoned land for affordable housing projects is the responsibility of the Redevelopment and Housing Department. |
| Continue to utilize incentives such as R-4 zoning, regulatory concessions, density bonus and redevelopment assistance to facilitate higher density | | Ongoing | At the end of the reporting period, a decision was made to hire outside consultants to re-evaluate and update Specific Plan 182. |

ANNUAL ELEMENT PROGRESS REPORT on Housing Element Implementation (CCR Title 25 §6202)

| | | | |
|---|---|---------|---|
| development in the Downtown Specific Plan and Transit Center areas. | | | which provides the standards for the downtown area. Updates would include higher densities, clearer definitions of mixed use, etc. |
| 1.3 Assist in the development of affordable housing | | | |
| Provide funding for construction of new affordable ownership units, or conversion of existing rental to ownership, or acquisition/rehabilitation of rental units. | 1 project of 20 units/year | Ongoing | Wisconsin Cottages, a 7 unit new construction (detached single family) project was initiated in the downtown area. Units will be sold to lower income first time homebuyers. Linda Way, a six parcel land assembly was identified and process begun to acquire land and identify development partner. |
| San Diego Area Housing Finance Agency. | Assist in the creation of as many affordable housing opportunities as possible. | Ongoing | Agency is in a holding pattern; ongoing investigation of bond guarantors continues. |
| First Time Homebuyer Loan Programs. | Assist at least 10 first time homebuyers per year. | Ongoing | Twelve families assisted, using \$659,512 of public funds (Redevelopment low/mod; HOME, and ADD) to leverage the acquisition of \$3,271,200 in real estate. |
| Mortgage Credit Certificate Program | Assist at least six eligible families per year. | Ongoing | Fifteen families were assisted with a total of \$3,334,652 of mortgages. |
| 1.4 Remove Governmental Constraints | | | |
| Monitor City's zoning ordinance | Ensure standards do not excessively constrain affordable res. dev. | Ongoing | No changes. |
| Achieve second family units | Three per year. | Ongoing | Seven approved. |
| Monitor residential development fees. | Assess impact on housing costs. | Ongoing | Near end of reporting period, all City fees were adjusted to reflect the actual costs (staff time). El Cajon's remain in the bottom third across the San Diego metropolitan area. |
| Provide financial assistance to affordable housing projects. | To offset the cost impact of development fees. | Ongoing | Line of credit established for the El Cajon Community Development Corporation, a local non-profit, to develop Wisconsin Cottages. Linda Way – all development fees will be paid through the Redevelopment Agency's low and moderate income housing fund. |
| 1.5 Promote Equal Housing Opportunities | | | |
| Fair housing services | Continue to provide funding to a local non-profit fair housing provider. | Ongoing | Heartland Human Relations and Fair Housing Association assisted 621 clients this reporting period. |

(CCR Title 25 §6202)

CITY OF EL CAJON

July 1, 2004 – June 30, 2005

Program Implementation Status

[illegible]

ANNUAL ELEMENT PROGRESS REPORT on Housing Element Implementation (CCR Title 25 §6202)

Jurisdiction CITY OF EL CAJON
Reporting Period July 1, 2004 – June 30, 2005

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ANNUAL ELEMENT PROGRESS REPORT
on Housing Element Implementation
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Jurisdiction CITY OF EL CAJON
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Table C
Program Implementation Status

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ANNUAL ELEMENT PROGRESS REPORT on Housing Element Implementation (CCR Title 25 §6202)

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| development in the Downtown Specific Plan and Transit Center areas. | | | which provides the standards for the downtown area. Updates would include higher densities, clearer definitions of mixed use, etc. |
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(CCR Title 25 §6202)

CITY OF EL CAJON

July 1, 2004 – June 30, 2005

Table C (continued)
Program Implementation Status

[illegible]